

CXE 18-021914
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ATTORNEYS FOR NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

IN RE: UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

SALVE J CHIPOLA JR., DEBTOR

CASE NO.: 19-13861-ABA
CHAPTER 7

**CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
NOTE AND MORTGAGE DATED SEPTEMBER 14, 2017**

Chastity Wilson of full age, employed as
Assistant Secretary by Nationstar Mortgage LLC DBA Mr. Cooper,
hereby certifies the following:

Mortgage recorded on October 2, 2017 in Cumberland County, in Book 4158 at Page 2586

Property Address: 133-135 East Commerce Street a/k/a 133-135 E Commerce Street,
Bridgeton, New Jersey 08302

Mortgage Holder: Nationstar Mortgage LLC d/b/a Mr. Cooper

I. PAYOFF STATEMENT

Unpaid Principal Balance	= \$159,701.67
Accrued Interest From 11/1/17 to 2/28/19	= \$9,514.81
(Interest rate= 4.5% per year, \$ _____ per day x _____ Days)	
Unearned interest from N/A to N/A:	= \$0.00
Per diem interest from N/A to N/A:	= \$0.00
Late Charges from _____ to _____ (\$ _____ / mo. X _____ mos):	= \$0.00
Attorney's Fees and Cost	= \$531.00

Advances Through February 28, 2019 for

Escrow Advance:	= \$10,198.90
Insurance Premiums:	= \$0.00
Corporate Advances:	= \$9,064.64
Sub-Total of Advances:	= \$19,263.54
Less Escrow Monies:	(\$0.00)
Net Advances:	= \$19,263.54

Interest on Advances from N/A to N/A	\$0.00
Other Charges (Specify _____)	\$0.00

Less unearned interest: (\$0.00)

TOTAL DUE AS OF February 28, 2019; **\$189,011.02**

Date of last payment: _____

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate as of February 26, 2019 = \$100,000.00

*Source: Petitoin (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

Liens on the real estate:

1. Escrow Advance as of <u>February 28, 2019</u>	= \$10,198.90
2. Subject Mortgage (principal and interest), as of February 28, 2019	= \$169,216.48
3. 10% of Property Value	= \$10,000.00

TOTAL LIENS = \$189,415.38

APPARENT EQUITY AS OF February 28, 2019 = \$0.00

I certify under penalty of perjury that the above is true.

Date: March 7, 2019 Signature

Chastity Wilson

Chastity Wilson
Assistant Secretary of
Nationstar Mortgage LLC
d/b/a Mr. Cooper
Affiant